

## REMARKS

Claims 1-27 are pending in the instant application. Claims 1, 10, and 19 are independent claims, and claims 2-9, 11-18, and 20-27 depend, respectively, from independent claims 1, 10, and 19. The Applicants request reconsideration of the claims in view of the amendments and following remarks.

In paragraph 2 on page 2 of the Office Action, claims 1-27 were rejected under 35 U.S.C. § 102(b) as being anticipated by Mandler et al., US Patent 5,732,400 (Mandler). The Mandler reference, however, discloses a financial clearinghouse that determines a buyer's credit limit and associated risk discount fee for a single contemplated transaction between a buyer and seller who have had no previous relationship. In order to utilize the Mandler system, the buyer must first register with the clearinghouse by filling out an application including the buyer's relevant credit information. Based upon this credit information, the clearinghouse determines the appropriate credit limit and risk discount fee for the buyer. However, the Mandler reference does not disclose automatically communicating to the buyer, in real time, whether his or her credit application has been approved, as set forth more completely in the claims in the present application. For example, the Mandler reference does not disclose or suggest at least the following claim limitations: (1) "one of the first web server or a second web server automatically communicating in real time an approval of the credit application to the buyer's computer if the credit application meets the at least one credit approval criterion" from claim 1; (2) "automatically communicating in real time an approval of the credit application to the buyer's computer that generated the credit application if the credit approval engine determines that the credit application meets the at least one credit approval criterion" from claim 10; and (3) "communicating, automatically in real time by the web server to the buyer's computer, an approval of the application if the credit approval engine determines that the credit application meets the at least one credit approval criterion" from claim 19.

Accordingly, because Mandler does not disclose each of the claim limitations included in amended Claims 1, 10 and 19, as well as those claims that depend therefrom, Applicants respectfully assert that the rejection under § 102(b) be withdrawn.

In paragraph 4 on pages 2-3 of the Office Action, claims 1-27 were rejected under 35 U.S.C. § 103(a) as being obvious in view of Walker et al., US Patent 6,088,686 (Walker). As the Office Action conceded, the Walker reference does not disclose, or even suggest, a credit management system that utilizes a web server. Nor does the Walker reference disclose, or even suggest, allowing the buyer to determine his creditworthiness on-line by using a web server that automatically communicates the results of the buyer's credit analysis automatically, in real time, to the buyer's computer. Rather, the Walker reference discloses a method for a bank employee to determine a client's creditworthiness on-line. Thus, to utilize the Walker system, the buyer must go through the hassles and delay associated with having to travel to the bank, wait in line for a representative and then interact with the representative. More particularly, for example, the Walker reference does not disclose or suggest at least the following claim limitations: (1) "one of the first web server or a second web server automatically communicating in real time an approval of the credit application to the buyer's computer if the credit application meets the at least one credit approval criterion" from claim 1; (2) "automatically communicating in real time an approval of the credit application to the buyer's computer that generated the credit application if the credit approval engine determines that the credit application meets the at least one credit approval criterion" from claim 10; and (3) "communicating, automatically in real time by the web server to the buyer's computer, an approval of the application if the credit approval engine determines that the credit application meets the at least one credit approval criterion" from claim 19. Because the Walker reference fails to disclose, or even suggest, at least these claimed limitations, Applicants also assert that the rejection under § 103(a) likewise be withdrawn.

Based on at least the foregoing, the Applicants believe that claims 1-27 are in condition for allowance. If the Examiner disagrees or has any question regarding this submission, the Applicants request that the Examiner telephone the undersigned at (312) 775-8000.

A Notice of Allowance is courteously solicited.

Respectfully submitted,

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